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Acreage Living is published bimonthly. Please share it with your acreage neighbors. Call your local ISU Extension Office to be placed on the mailing list or contact an ISU Extension staff member listed below to suggest topics for future articles.

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Low-interest loans help replace failed or inadequate septic systems

By Linda Nelson, Dallas County Extension Education Director

One topic that concerns acreage owners is the septic system. Its repair and replacement can be costly, and county regulations are becoming more stringent.

Currently, there are low interest loans available in Iowa to replace failed or inadequate systems. To qualify, these systems must be in existing homes in unincorporated areas not served by a public sewer.

The On-Site Wastewater Assistance Program (OSWAP) has \$300,000 in state funds and \$1.5 million from the Environmental Protection Agency to make loans up to \$10,000 at 3 percent interest. Maximum payback time is 10 years. For more information, talk to your county sanitarian or environmental health officer, who can explain county regulations and direct you to a cooperating bank. For more information, contact Steve Hopkins, Iowa Department of Natural Resources, (515) 725-0345 or Stephen.hopkins@dnr.state.ia.us (e-mail), or visit this Web site, www.onsiteiowa.com.

For low-income rural residents, the United States Department of Agriculture – Rural Development is making loans at 1 percent interest or less. Again, call your county sanitarian or environmental health officer for information. You can also call Rural Development at (515) 964-4770. Tell them your county name and that you want information on the 504 Program. You can also look at this Web site, www.rurdev.usda.gov/ia/rhs504.html.

For more information on septic systems, visit your county Extension office and ask for EDC-266, ***Assessing Your Household Waste Water Management***. On the Web, check out ***A Homeowner's Guide to Septic Systems*** at www.epa.gov/npdes/pubs/homeowner_guide_long_customize.pdf.

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Protect surface water quality to keep water safe

By Kapil Arora, ISU Extension Agricultural Engineering Specialist

We all want our lakes, streams, and ponds to be safe for recreational use and as a source of drinking water. Our surface water resources exist in the watershed we live on. Falling rain or melting snow that doesn't soak into the soil runs off the land. Water that runs off the acreage travels through ditches and streams, ending up in ponds and lakes.

Rainfall and snow melt are natural, but runoff can be easily contaminated by existing pollutants as it moves across the landscape. What can we do to prevent that? Can we identify the pollutants and find simple solutions to reduce their effect?

The most common pollution occurs through erosion. Lack of proper conservation practices results in erosion, which adds sediment to runoff. Sediment is

listed as the most common pollutant in the **2002 List of Impaired Waters** published by the Iowa Department of Natural Resources. Simple landscaping techniques such as swales along with trees, shrubs, and vegetative buffers can help reduce runoff as well as erosion.

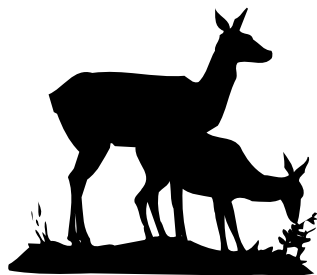
As runoff moves across the acreage, it can become contaminated if it comes in contact with excess fertilizer, pesticide, or insecticide. Always apply chemicals as directed. Never throw away excess or unused chemicals by pouring them on the ground or spraying them indiscriminately.

Another impairment of surface water quality occurs from improperly maintained septic systems. Faulty septic systems pollute surface water with both nutrients and pathogens. Inspect

your septic system annually and pump out the septic tanks on a regular interval. Decreased water usage in your house can help prevent your septic system from overloading and contaminating surface water.

Finally, very small amounts of hazardous waste also can impair surface water quality. Dispose of hazardous wastes such as lubricants and paints at a hazardous waste collection center. Recycle used oil and antifreeze by taking them to service stations and/or recycling centers.

For more detailed information, contact your local county Extension office. To learn more about pollution of surface water resources, visit the Environmental Protection Agency's Web site at www.epa.gov/owow/nps/whatis.html.



Consider possible problems before feeding wildlife

By Steve Lekwa, Story County Conservation Director

Feeding wildlife is a popular pastime for many people, and doing so can bring wild creatures within easy viewing distance from homes. Most Iowa wildlife seldom needs human assistance to

find enough food, though. Only the harshest winter conditions deprive birds and animals of their usual food sources.

Some wildlife feeding can create unexpected problems. Feeding dogs and cats outdoors, especially if food is left out, may attract raccoons, opossums, and even a

few skunks. Garbage stored in open or easily opened containers will do the same. Skunks are more common than most people realize, and they remain the primary reservoir for rabies in Iowa. Raccoons, while cute, appealing, and intelligent, can

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destroy buildings, yards, and gardens. They also carry serious diseases such as canine distemper and potentially dangerous parasites such as raccoon roundworm.

Game species such as deer, pheasants, geese, and turkeys are able to fend for themselves year round. Waste grain tends to provide more food than they need in fall and winter, and growing crops provide a wonderful salad bar in spring and summer.

Good habitat is far more important to their survival than supplemental feeding. Feeding in areas where you or others hunt can lead to an expensive law violation called hunting over bait. Deer can destroy landscapes and gardens if

they are encouraged to stay too close.

Feed for birds or animals needs to be close to where they can hide if hawks, owls, or neighborhood cats show up. Wild predators have to eat, and an occasional winter song bird loss to a sharp shinned hawk or wintering kestrel actually can make your feeder area more interesting and wild.

It's not a good idea to feed wildlife in one spot for a long time unless you're willing to do some thorough cleaning. Disease organisms and poisonous molds can build up in damp waste food and in the soil under feeders where bird droppings fall. Raking away old food and periodically cleaning the feeders with a 10 percent bleach solution will help

prevent the spread of disease.

Make sure any supplemental water is kept clean and is replaced often.

ISU Extension Garden Calendar

The 2004 Garden Calendar from ISU Extension offers monthly how-to tips in a full-color, 12x12-inch format.

The calendar also includes lists of ISU Extension horticulture publications and county office addresses.

Calendars are available in English (PM 815) and in Spanish (PM 815s) from your local Extension office.

Cost is \$8.

Know custom rates before hiring others to work on your acreage

By Joy Rouse, Warren County Extension Education Director

There are times when you need work done on your acreage, but buying the necessary equipment does not make sense economically. It's helpful to know approximately what custom work would cost before you make a contact. ISU Extension has two custom rate resources available, the ***Iowa Farm Custom Rate Survey*** and the ***Natural Resources Custom Rate Survey***.

The ***Iowa Farm Custom Rate Survey*** (FM 1698) provides expected rates for custom work, including fuel and labor. The main areas covered in this survey are

tillage and application, grain and forage harvesting, machine rental (operator, tractor, and fuel not included), and miscellaneous services. This survey is updated each April.

Available for the first time this year, the ***Natural Resources Custom Rate Survey*** (FM 1873) summarizes the survey results of contractors who provide services related to natural resource conservation. Operations include tillage and planting of native grasses, trees, and wildlife plots; weed control; tree and brush cutting; and dirt removal.

When hiring a custom operator, make sure to discuss details of the specific job before entering into an agreement. Conditions such as job size, terrain, and location vary, which accounts for some of the range in the rates charged. Some contractors set a minimum charge per job to cover transportation and setup costs.

Both surveys are available from your county Extension office, or you can download them at www.extension.iastate.edu/pubs/Masterlist.html#fm. Look for the noted publication numbers.

Demographics help explain how rural Iowa is changing

By Rich Wrage, Boone County Extension Education Director

The face of rural Iowa is changing. You have probably heard others say this, but is it really true? To know, we must compare reliable statistics from today with those from some point in history. With the introduction of Web-based census pages, this information is much easier to find.

Iowa State University's Sociology Department maintains a great census data page called Social and Economic Trade Analysis (SETA). SETA collects, analyzes, interprets, and disseminates information on social, economic, and demographic trends in support of community and regional analysis. Basic population data,

as well as more in-depth information, is available at the site.

For instance, 51 percent of the housing in Iowa was more than 40 years old in 2000. In 1980, it was 44 percent and, in 1940, it was 37 percent. What about economics? The average worker in Iowa earned \$27,806 per job in 2000. This ranged from \$17,153 in Decatur County to \$34,530 in Polk County.

What about health care? Iowa averages 6.87 primary care physicians per 10,000 people. This ranges from 1.24 in Adair County to 14.11 in Johnson County. All of this data and more

is available at www.seta.iastate.edu/.

Iowa State University also has some publications that provide a snapshot of a county's demographics. For each county in Iowa, there is ***Retail Trade Data for Decision Makers***, ***Child and Family Data for Decision Makers***, and ***Ag Data for Decisions Makers***. They are available from your county Extension office or at www.extension.iastate.edu/pubs/D4D.html. Other census-related Web sites include www.vitalrec.com/ia.html and quickfacts.census.gov/qfd/states/19000.html.

County environmental health departments provide technical assistance

By Mary Ann deVries, Polk County Extension Horticulturist

County health departments are a source of valuable information for acreage owners. While each county may operate differently, there are certain services that are common to each.

County health departments typically are divided into two areas: public health and environmental health. If you need information about things such as West Nile Virus or home nursing visits, then you'll want to talk with the public health section of your county government.

If your question has to do with environmental engineering or

sanitation, then the environmental health section is what you're looking for. It's here that you'll find your local environmental health officer or county sanitarian.

Assistance with private water wells and septic wastewater treatment systems is available from all 99 environmental health offices. This is of special value if you're buying or selling an acreage or building a home in the country. Testing of well water for drinking is another important service provided by most county health departments. If you have an abandoned well on your property, your local health department may

connect you with funding for plugging that well. County representatives also can help if you suspect someone of illegal dumping, illegal burning, improper dead animal disposal, burning solid waste, and illegal discharge of sewage.

Be sure to call your county environmental health department to find out what services are available in your county.

Careful planning results in maximum pond usefulness and life

By Shawn Shouse, ISU Extension Agricultural Engineering Specialist

Whether it's for runoff control, recreation, livestock water, fire protection, or just appearance, a pond can add value and beauty to an acreage. But for maximum usefulness and life, a pond requires careful planning.

For fishing and general recreation, a pond surface area of ½ to 2 acres is desirable. In Iowa, unless the pond is fed by a spring, each acre of pond surface requires about 20 acres of land draining into it from above.

Pond depth in Iowa should be at least 8 feet. Shallower pools are difficult to manage and do not provide quality water for livestock or suitable habitat for fish survival.

The quality of water draining from a watershed depends on the way the land is used. Permanent vegetation such as grass and/or trees is best. Land in crop production requires careful management to prevent eroded soil from filling the pond. If necessary, sediment control basins can be installed above the pond. Spillway pipes that draw water from the bottom of the pond and not the top can help reduce sediment build up in the pond.

Available watershed size, topography, and soil types may limit your choices in locating a pond. Areas in natural depressions will minimize the cost of moving soil. Soil for pond construction must have sufficient clay content to

form a seal or the pond will leak. A soil survey report will help you determine if your soils are suitable for pond construction. You can get a copy of your county soil survey from your Natural Resources Conservation Service office.

In addition to quality earth moving and compaction, the pond must be equipped with an outlet tube (sometimes called a trickle tube or a spillway pipe) and a properly designed emergency spillway to handle rainfall events too big for the outlet tube.

Careful shaping of the sides and selective clearing of vegetation will add beauty to the pond. Leaving some brush in the bottom of the pond can create beneficial fish habitat. Creating irregular bank shapes and leaving some trees near the shore will add character to the pond and help create the beauty of reflected tree lines on the surface.

Consider fencing the pond to prevent unsupervised use by children. Swimming areas should be clearly marked and safety equipment stored nearby. Refer to the article on pond safety in the June 2000 issue of *Acreage Living*.

Technical assistance for pond design and financial assistance in some circumstances is available from the Natural Resources Conservation Service. Depending on the size of the pond, permits for construction or water storage may be required from the Iowa Department of Natural Resources.

You can find additional resources on pond design and maintenance at www.extension.iastate.edu/Publications/PM1352B.pdf and www.extension.iastate.edu/Publications/PM1352K.pdf. Contact your local county Extension office for the bulletin series on managing Iowa fisheries, Pm-1352.

Get organized in the New Year

Put your personal and financial records in order with this easy-to-use booklet.

Contact your local ISU Extension office for your copy of ***Getting Organized!*** (PM-1121), a 64-page booklet that will help you organize your most important information. You'll get guidelines, forms and tips, and a place to record property and family data. Cost is \$2.